

**Certificate of Notice Page 1 of 3**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Nichele A. Younger  
Debtor

Case No. 18-10544-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2019.

db +Nichele A. Younger, 760 Bennington Road, Folcroft, PA 19032-1604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 15, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2019 at the address(es) listed below:

JOHN L. MCCLAIN on behalf of Debtor Nichele A. Younger aaamccclain@aol.com,  
edpabankcourt@aol.com

KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency  
bkgroup@kmlawgroup.com

LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com;mgutshall@pkh.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13  
Younger, Nichele A.

Debtor : 18-10544

**ORDER**

**AND NOW**, upon Motion of the Debtor to avoid a judicial lien held by Discover Bank ("the Respondent") in personal property and/or real property of the Debtor located at 760 Bennington Road, Folcroft, PA 19032,

**AND**, the Debtor having asserted that the alleged lien arising from the judgment entered at Delaware County Court of Common Pleas, DOCKET #2013-6243 is subject to avoidance pursuant to 11 U.S.C. §522(f),

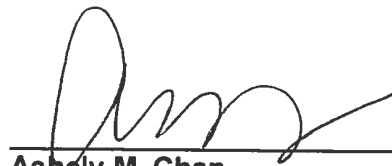
And, the Debtor having certified that adequate notice of the Motion was sent to the Respondent and that no answer or other response to the Motion has been filed,

It is hereby **ORDERED** that the Motion is **GRANTED** by default.

It is further **ORDERED**, subject to 11 U.S.C. §349(b), that the judicial lien held by the Respondent, if any, in the real property of the Debtor and/or the personal property of the Debtor listed and claimed as exempt in Schedule C of the Debtor's bankruptcy schedules is **AVOIDED**. *upon discharge.*

Date:

2/12/19



Ashely M. Chan  
U.S. BANKRUPTCY JUDGE

